



Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the Government of Guam. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or at www.standard.com/eforms/10391.pdf or check with The Standard on-site representative.

Employer Plan Effective Date

The Government of Guam provides all eligible employees, retirees and surviving spouses Basic Life coverage in the amount of \$10,000 through The Standard. If you are an active employee or a retiree and you qualify for Basic Life insurance, you may also apply for Additional Life coverage to supplement your Basic Life amount. Surviving spouses are eligible for Basic Life and Dependents Life only.

Eligibility

To be eligible for Additional Life, Dependents Life and AD&D Insurance:

- You must be insured for Basic Life insurance; and
- You must be an active employee of the Government of Guam, excluding contract employees with no benefits or an independent contractors, regularly working at least 20 hours a week; or
- You must be an employee who retired under the Government of Guam's retirement program; or
- You must be a surviving spouse of a deceased retiree (Dependents Life only)

Eligible active employees are covered for the Basic Life coverage upon serving the six (6) month Eligibility Waiting Period (EWP). Enrollment for additional coverage must be made within 31 days of meeting the EWP. Employees who do not enroll within 31 days from the date of becoming eligible are considered late applicants. Late applications are subject to medical underwriting approval. Employees must be actively at work on the day before the scheduled effective date of insurance, including Dependents Life insurance. If you do not meet the active work requirement, your insurance will not become effective until the day after you complete one day of active work as an eligible employee.

Retirees and surviving spouses are automatically covered for the \$10,000 Basic Life (Plan 1) coverage upon becoming an eligible retiree or a surviving spouse. Survivors are advised to complete an enrollment form upon eligibility. Retirees must enroll for Additional Life coverage within 31 days from the date of becoming a Retired Member and are required to make premium payment to the Government of Guam. Retirees who do not enroll within 31 days from the date of becoming eligible are considered late applicants. Late applications are subject to medical underwriting approval.

Additional Life Coverage Amounts

Active employees may elect Additional Life coverage in units of \$5,000 to a maximum of \$120,000. The minimum amount you can elect is \$30,000.

Retired employees may elect Additional Life coverage in the amounts of \$5,000, \$10,000 or \$15,000.

Late applications are subject to medical underwriting approval.

Surviving Spouses are not eligible for Additional Life Coverage.

Amounts for Additional Life coverage as an active employee do not continue upon retirement. Refer to Portability section for information upon retirement or resignation. Rates will change when opting for Portability.

Dependents Life Coverage Amounts

Active employees, retirees, and surviving spouses who are insured for Basic Life coverage, may elect Dependents Life insurance for your spouse (or eligible Common Law Spouse) and eligible child(ren). Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution); an adopted child; or any other child who lives with you in a regular parent-child relationship and for who you provide primary support and maintenance.

Spouse coverage is a flat amount of \$10,000 and child coverage is \$8,000 for each eligible child. You can enroll for Dependents coverage when newly eligible, the date you first acquire a dependent, or during the annual enrollment period. All late applications will be subject to medical underwriting approval.

2016 One-time Open Enrollment – Active Employees

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect to increase your coverage up to \$30,000 without having to submit evidence of insurability up to the \$120,000 Additional Life benefit maximum. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

2016 One-time Open Enrollment – Retirees

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect to increase your coverage in \$5,000 increments up to the \$15,000 life benefit maximum. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

2016 One-time Open Enrollment – Dependents

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect spouse life (flat \$10,000) and child life (flat \$8,000 for each eligible child). If you are currently enrolled in child life, the coverage amount will automatically increase from \$5,000 to \$8,000 – you do not need to elect the coverage during the one-time open enrollment. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

Future Annual Enrollments (Active Employees only)

During the Government of Guam's future annual enrollments, if you are enrolled in Additional Life insurance in an amount of \$30,000 or more, but less than \$120,000, you may apply for an increase in your Additional Life insurance of up to two increments of \$5,000, to a maximum of \$120,000, without evidence of insurability. Amounts over two increments of \$5,000 are subject to medical underwriting approval.

Waiver of Premium Provision

If you are an active employee covered by Basic Life and/or Additional Life, you may be eligible for continued coverage without premium payments if you:

- Become totally disabled while insured under the group policy
- Are under the age of 70 at the time when you become totally disabled
- Complete the waiting period of 180 days
- Give us satisfactory proof of total disability

Waiver of Premium does not apply to AD&D insurance.

Portability

If your insurance ends as a result of resignation or termination of employment, you may be eligible to buy portable group insurance coverage. Please see The Standard on-site representative for additional information. This is subject to state variations. Additional coverage for employees will not continue upon retirement, termination or resignation from employment. If your insurance ends as a result of these conditions, you may be eligible for portability insurance coverage. Please see The Standard on-site representative for additional information.

Conversion

Allows you to obtain individual Life insurance after the termination of your insurance with the Government of Guam.

Accelerated Benefit

You may be eligible to receive up to 75 percent of your Basic and Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months, and meet other eligibility requirements. Any benefits not exercised under this provision will be payable upon the death of the insured.

Repatriation Benefit

This provides an additional benefit to help pay for expenses associated with transporting your or your insured dependents body back to a mortuary near your home in case death occurs more than 200 miles away from your primary place of residence. The maximum Repatriation Benefit is payable on a reimbursement basis up to \$10,000.

When Dependents Coverage for Spouse and Child Ends

Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- For an active employee, five months after the date you die
- The date your spouse dies. If you as a retired member should die first, your spouse may continue the Spouse Life insurance coverage with payment of premium until their death.
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the group policy
- The date the Government of Guam's coverage under the group policy for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce or legal separation or termination of your civil partner relationship
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given

Accidental Death and Dismemberment (AD&D) Insurance

With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

For active employees and retirees the amount of this AD&D insurance benefit for loss of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this AD&D insurance benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D insurance benefit is payable.

Seat Belt Benefit	This provision provides an additional benefit in the event of a covered automobile accident.
Air Bag Benefit	This provision provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
Family Benefits Package	Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
Public Transportation Benefit	This provides an additional benefit in the event of death as a result of an accident that occurs while you or your dependents are riding as a fare-paying passenger on public transportation.

Surviving Spouses are not eligible for additional AD&D coverage.

Limitations

The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by us.

Exclusions

Subject to state variations, AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Coverage Ends

AD&D insurance for you and your dependents will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your Waiver of Premium begins
- The date AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date the Government of Guam's coverage under the group policy for AD&D insurance terminates
- The date your employment terminates

Active Employee Rates

If you elect Additional Life with AD&D insurance, your **bi-weekly** premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Coverage Amount	Employee's Age as of last January 1					
	<31	31-40	41-50	51-60	61-70	71+
\$30,000	1.44	2.91	8.73	15.99	50.88	83.61
\$35,000	1.68	3.40	10.19	18.66	59.36	97.55
\$40,000	1.92	3.88	11.64	21.32	67.84	111.48
\$45,000	2.16	4.37	13.10	23.99	76.32	125.42
\$50,000	2.40	4.85	14.55	26.65	84.80	139.35
\$55,000	2.64	5.34	16.01	29.32	93.28	153.29
\$60,000	2.88	5.82	17.46	31.98	101.76	167.22
\$65,000	3.12	6.31	18.92	34.65	110.24	181.16
\$70,000	3.36	6.79	20.37	37.31	118.72	195.09
\$75,000	3.60	7.28	21.83	39.98	127.20	209.03
\$80,000	3.84	7.76	23.28	42.64	135.68	222.96
\$85,000	4.08	8.25	24.74	45.31	144.16	236.90
\$90,000	4.32	8.73	26.19	47.97	152.64	250.83
\$95,000	4.56	9.22	27.65	50.64	161.12	264.77
\$100,000	4.80	9.70	29.10	53.30	169.60	278.70
\$105,000	5.04	10.19	30.56	55.97	178.08	292.64
\$110,000	5.28	10.67	32.01	58.63	186.56	306.57
\$115,000	5.52	11.16	33.47	61.30	195.04	320.51
\$120,000	5.76	11.64	34.92	63.96	203.52	334.44

Active Employee Dependents Life Rates

If, as an active employee, you elect Dependents Life insurance for your spouse and eligible child(ren), your **bi-weekly** premium rate for this coverage is \$4.02. Premiums for this coverage will be deducted directly from your paycheck.

Retiree Rates

If you elect Additional Life with AD&D insurance, your **monthly** premium rate for this plan is indicated in the table below.

Coverage Amount	Premium
\$5,000	28.90
\$10,000	57.80
\$15,000	86.70

Retiree and Surviving Spouse Dependents Life Rates

If, as a retiree or surviving spouse, you elect Dependents Life insurance for your spouse and eligible child(ren), your **monthly** premium rate for this coverage is \$12.18.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.